

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19-32377-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas P McCabe
aka Thomas McCabe Jr.
3104 Sunset Ave.
Williamstown, NJ 08094

Adriana M McCabe
aka Adriana Barbarano
3104 Sunset Ave.
Williamstown, NJ 08094

Social Security No.: xxx-xx-1765 xxx-xx-1338

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 7, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 5, 2025
JAN: lgr

Jeanne Naughton
Clerk

In re:
Thomas P McCabe
Adriana M McCabe
Debtors

Case No. 19-32377-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 05, 2025

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas P McCabe, Adriana M McCabe, 3104 Sunset Ave., Williamstown, NJ 08094-4337

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name Email Address

Andrew B Finberg on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

District/off: 0312-1

Date Rcvd: Feb 05, 2025

User: admin

Form ID: clsnodsc

Page 2 of 2

Total Noticed: 3

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Ashley Pascuzzi

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfnotices@grosspolowy.com

Charles G. Wohlrab

on behalf of Creditor Rushmore Servicing as Servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com

Charles G. Wohlrab

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jason Brett Schwartz

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jason Brett Schwartz

on behalf of Creditor Rushmore Servicing as Servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

John R. Morton, Jr.

on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com

John R. Morton, Jr.

on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Lynn Therese Nolan

on behalf of Creditor FREEDOM MORTGAGE CORPORATION LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com

Terry Tucker

on behalf of Debtor Thomas P McCabe terrytucker@comcast.net

Terry Tucker

on behalf of Joint Debtor Adriana M McCabe terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William E. Craig

on behalf of Creditor HYUNDAI LEASE TITLING TRUST wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 17